

Certificate Number: 05781-PAW-DE-028301275

Bankruptcy Case Number: 16-23303



05781-PAW-DE-028301275

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 2, 2016, at 2:55 o'clock PM PDT, Deborah Yates completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: November 2, 2016 By: /s/Allison M Geving

Name: Allison M Geving

Title: President